

***2007 Long-Term Care Rate Guide
Premium Rate Increase History Section
Company Explanation Section***

CONSECO SENIOR HEALTH INSURANCE COMPANY

| <i>Policy Form</i> | <i>Explanation</i> |
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| *10853 | Approval rescinded - pulled out of rate increase 2/95. (Transport Life Ins Co) |
| **10955 | AZ, DE, HI, IL, LA, MI, MO, MT, NE, NC, NM & OH - 25% composite increase filed broken out by age: Under 60-42%, 60-64-37%, 65-69-30%, 70+-7%. DE - Rate increase was later reversed as to not rerate any policy higher then 25% which took place in 2/00. (Transport Life Ins Co) |
| **10955 | CA - 13% composite increase filed broken out by age: Under 60-16%, 60-64-16%, 65-69-16%, 70+-7%. |
| **10955 | OK - 25% composite increase filed broken out by age: Under 60-15%, 60-64-15%, 65-69-15%, 70+-7%. (Transport Life Ins Co) |
| **10955 | MS - 25% composite increase filed broken out by age: Under 60-25%, 60-64-25%, 65-69-25%, 70+-7%. (Transport Life Ins Co) |
| **11001 | AZ, DE, HI, IL, LA, MI, MO, MT, NC, OH & WY - 23% composite increase filed broken out by age: Under 60-38%, 60-64-29%, 65-69-23%, 70+-17%. DE - Rate increase was later reversed as to not rerate any policy higher then 25% which took place in 2/00. (Transport Life Ins Co.) |
| **11001 | MS - 23% composite increase filed broken out by age: Under 60-25%, 60-64-25%, 65-69-23%, 70+-7%. (Transport Life Ins Co) |
| **11001 | CA - 23% composite increase filed broken out by age: Under 60-25%, 60-64-25%, 65-69-23%, 70+-17%. (Transport Life Ins Co) |
| **11006 | CA - 23% composite increase filed broken out by age: Under 60-25%, 60-64-25%, 65-69-23%, 70+-17%. (Transport Life Ins Co) |
| *10955 & 10967 | Approval rescinded - pulled out of rate increase 2/95. (Transport Life Ins Co) |
| 10922 and 10922/10927 | ### 2004 HHC submitted to FL, but DOI (Case No 71671-04-CO) mandated that Options be made available to insureds and they are Option 1 - Retain The Current Policy (receive 50% increase in premium) <input type="checkbox"/> Option 2 - Choose A Replacement Policy (receive 25% increase in premium); <input type="checkbox"/> Option 3 - Select The Contingent Non-Forfeiture Benefit <input type="checkbox"/> <input type="checkbox"/> |
| All Forms | The Percentage of Premium Rate Increase Requested and the Approval Date information is listed where available on this acquired business. (American Independent) |
| All Forms (Amer Trav) | The approval date of the rate increase is listed where available. If the specific date of the approval is not available, the year in which the rate increase was implemented is listed. |

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| All Forms (Amer Trav) | The Percentage of Premium Rate Increase Requested and Approved on this acquired business, as well as the dates sold, are listed where available. (RH Details 172, 173, 174, 176, 177 & 181) |
| All Forms AIG | Information provided is that which is available on this acquired business. |
| All Forms American Citizens Life | The approval date of the rate increase is listed where available. If the specific date of the approval is not available, the year in which the rate increase was implemented is listed. |
| All Forms American Citizens Life | The Percentage of Premium Rate Increase Requested and Approved on this acquired business, as well as the dates sold, are listed where available. |
| All Forms Great Republic | The Date Sold is not available on this acquired business. |
| All Forms Great Republic | The approval date of the rate increase is listed where available. If the specific date of the approval is not available, the year in which the rate increase was implemented is listed. |
| All Forms Great Republic | The Percentage of Premium Rate Increase Requested and Approved on this acquired business, as well as the dates sold, are listed where available. |
| All forms World L&H | Percentage of Premium Rate Increase Requested and specific Dates of Increase Approval are not available on this acquired business. |
| DSNF POL PLAN 1 | Policy Type information is not available on this acquired business. (American Independent) |
| DSNF POL PLAN 1 (Amer Trav) | Policy Type information is not available on this acquired business. |
| HHC 1, 2, 3, 4, 5, 6 and 87 | ### 2004 HHC submitted to FL, but DOI (Case No 71671-04-CO) mandated that Options be made available to insureds and they are: Option 1 - Retain The Current Policy (receive 50% increase in premium); Option 2 - Choose A Replacement Policy (receive 25% increase in premium); Option 3 - Select The Contingent Non-Forfeiture Benefit |
| LTC-1 (Amer Trav) | 1997 Rate Increase - 14% composite (issue ages 64 & under=17%, 65-69=16%, 70=15.7%,71=15.3%, 72=15%, 73=14.6%, 74=14.2%, 75=13.8%, 76=13.4%, 77=13%, 78=12.8%, 79=12.6%, 80=12.4%, 81=12.2%, 82=12%, 83=11.8%, 84=11.6%, 85=11.4%, 86=11.2%, 87+=11%) |
| LTC-1 cont'd (Amer Trav) | 1997 Rate Increase continued - Flat increase across all ages in IN (7%), KS (10%), MO (25%), NE (25%), ND (8%), PA (14%), SD (25%), VA (7%), WA (10%), WV (10%). MD age banded 71 & under (10%) and 72+(7%). |
| LTC-2 (Amer Trav) | 1997 Rate Increase - 14% composite (issue ages 64 & under=17%, 65-69=16%, 70=15.7%,71=15.3%, 72=15%, 73=14.6%, 74=14.2%, 75=13.8%, 76=13.4%, 77=13%, 78=12.8%, 79=12.6%, 80=12.4%, 81=12.2%, 82=12%, 83=11.8%, 84=11.6%, 85=11.4%, 86=11.2%, 87+=11%) |
| LTC-2 cont'd (Amer Trav) | 1997 Rate Increase continued - Flat increase across all ages in IN (7%), KS (10%), MO (25%), NE (25%), ND (8%), PA (14%), SD (25%), VA (7%), WA (10%), WV (10%). MD age banded 71 & under (10%) and 72+(7%). |
| LTC-3 (Amer Trav) | 1999 Rate Increase - THIS RATE INCREASE WAS REMOVED FROM AFFECTED POLICYHOLDERS WHERE AGE BANDING OCCURED. 25% flat for benefit periods 1 year, 2 year, 3 year, 4 year, and 5 year (excludes Lifetime benefit period) on issue ages 57-69 (56 & under=0%, 70+=0%). Excludes AZ, KY, OK which are 10.9% flat across all benefit periods and issue ages. |

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| LTC-3 cont'd (Amer Trav) | ***2001 Rate Increase - Refiled in applicable states due to removal of 1999 Rate Increase following 2001 approval. 2001 Rate Increase for LA was implemented however then removed with removal of 1999 rate increase. Rate Increase withdrawn in KS and WA. |
| LTC-5 (Amer Trav) | 1997 Rate Increase - 14% composite (issue ages 64 & under=17%, 65-69=16%, 70=15.7%,71=15.3%, 72=15%, 73=14.6%, 74=14.2%, 75=13.8%, 76=13.4%, 77=13%, 78=12.8%, 79=12.6%, 80=12.4%, 81=12.2%, 82=12%, 83=11.8%, 84=11.6%, 85=11.4%, 86=11.2%, 87+=11%) |
| LTC-5 cont'd (Amer Trav) | 1997 Rate Increase continued - Flat increase across all ages in IN (7%), KS (10%), MO (25%), NE (25%), ND (8%), PA (14%), SD (25%), VA (7%), WA (10%), WV (10%). MD age banded 71 & under (10%) and 72+(7%). |
| LTC-6 (Amer Trav) | 1997 Rate Increase - 16% composite (issue ages 64 & under=19%, 65-69=18%, 70=17.7%, 71=17.3%, 72=17%, 73=16.6%, 74=16.2%, 75=15.8%, 76=15.4%, 77=15%, 78=14.8%, 79=14.6%, 80=14.4%, 81=14.2%, 82=14%, 83=13.8%, 84=13.6%, 85=13.4%, 86=13.2%, 87+=13%). |
| LTC-6 cont'd (Amer Trav) | 1997 Rate Increase continued - 16% composite for AR & ND applies to new business only. Flat increase in KY (15% all ages) and NM (60 & under=20%, 61-75=15%, 76+=10%) |
| LTC-8 (Amer Trav) | 1997 Rate Increase - 14% composite (issue ages 64 & under=17%, 65-69=16%, 70=15.7%,71=15.3%, 72=15%, 73=14.6%, 74=14.2%, 75=13.8%, 76=13.4%, 77=13%, 78=12.8%, 79=12.6%, 80=12.4%, 81=12.2%, 82=12%, 83=11.8%, 84=11.6%, 85=11.4%, 86=11.2%, 87+=11%) |
| LTC-8 cont'd (Amer Trav) | 1997 Rate Increase continued - Flat increase across all ages in IN (7%), KS (10%), MO (25%), NE (25%), ND (8%), PA (14%), SD (25%), VA (7%), WA (10%), WV (10%). MD age banded 71 & under (10%) and 72+(7%). |
| PR379, PR377, PRA, R7606-D ECF-80 | Policy Type and Policy Category information is not available on this acquired business. (American Independent) |
| PR379, PR377, PRA, R7606-D ECF-80 (Amer Trav) | Policy Type and Policy Category information is not available on this acquired business. |